

A computer network method for conducting payment over a network by crediting and debiting utility accounts.

### **Abstract of the Disclosure.**

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A computer network method for conducting payment over a network by crediting and debiting utility accounts. The computer network includes a  
10 computer connected to the Internet, which performs the following functions: (1) receiving a payment request from a prospective payer; (2) confirming the request and verifying payer's identifier and authorisation data; (3) receiving an electronic authority from the payer's utility service computer indicating whether or not such request has been approved; (4)  
15 crediting and debiting payer's and payee's utility accounts with the approved amount and (5) confirming this transaction by responding a receipt to the payer's mobile device and to payee's server.